

# MAINE STATE LEGISLATURE

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Date: 5/27/25

(Filing No. S-151)

# HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES

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## STATE OF MAINE

### SENATE

### 132ND LEGISLATURE

### FIRST SPECIAL SESSION

COMMITTEE AMENDMENT "A" to S.P. 237, L.D. 558, "An Act to Strengthen Consumer Protections by Prohibiting the Report of Medical Debt on Consumer Reports"

Amend the bill by inserting after the enacting clause the following:

'Sec. 1. 10 MRSA §1308, sub-§3-A is enacted to read:

3-A. Debt buyer. "Debt buyer" has the same meaning as in Title 32, section 11002, subsection 5-A.

Sec. 2. 10 MRSA §1308, sub-§3-B is enacted to read:

3-B. Debt collector. "Debt collector" has the same meaning as in Title 32, section 11002, subsection 6.

Sec. 3. 10 MRSA §1308, sub-§4-A is enacted to read:

4-A. Medical creditor. "Medical creditor" means an entity that provides health care services and to whom a consumer incurs medical debt or an entity that provided health care services to a consumer and to whom the consumer previously owed medical debt if the medical debt has been purchased by one or more debt buyers.

Sec. 4. 10 MRSA §1308, sub-§4-B is enacted to read:

4-B. Medical debt. "Medical debt" has the same meaning as in Title 32, section 11002, subsection 7-A.'

Amend the bill in section 1 in subsection 4 in the first line (page 1, line 4 in L.D.) by striking out the following: "expenses" and inserting the following: 'expenses debt'

Amend the bill in section 1 in subsection 4 in the 3rd line (page 1, line 6 in L.D.) by striking out the following: "expenses" and inserting the following: 'expenses debt'

Amend the bill in section 1 in subsection 4 in paragraph A in the first line (page 1, line 7 in L.D.) by striking out the following: "debt from medical expenses" and inserting the following: 'debt from medical expenses medical debt'

COMMITTEE AMENDMENT "A" to S.P. 237, L.D. 558 (S-151)

1 Amend the bill in section 1 in subsection 4 in paragraph A in the last line (page 1, line  
2 9 in L.D.) by inserting after the following: "reported" the following: 'and a medical creditor,  
3 debt collector or debt buyer may not report a consumer's medical debt to a consumer  
4 reporting agency'

5 Amend the bill by relettering or renumbering any nonconsecutive Part letter or section  
6 number to read consecutively.

#### 7 SUMMARY

8 This amendment prohibits the reporting of medical debt on a consumer report and  
9 clarifies that medical debt has the same definition as currently used in the Maine Fair Debt  
10 Collection Practices Act. The amendment also prohibits a debt collector, debt buyer or an  
11 entity that provides health care services from reporting medical debt to a consumer  
12 reporting agency.